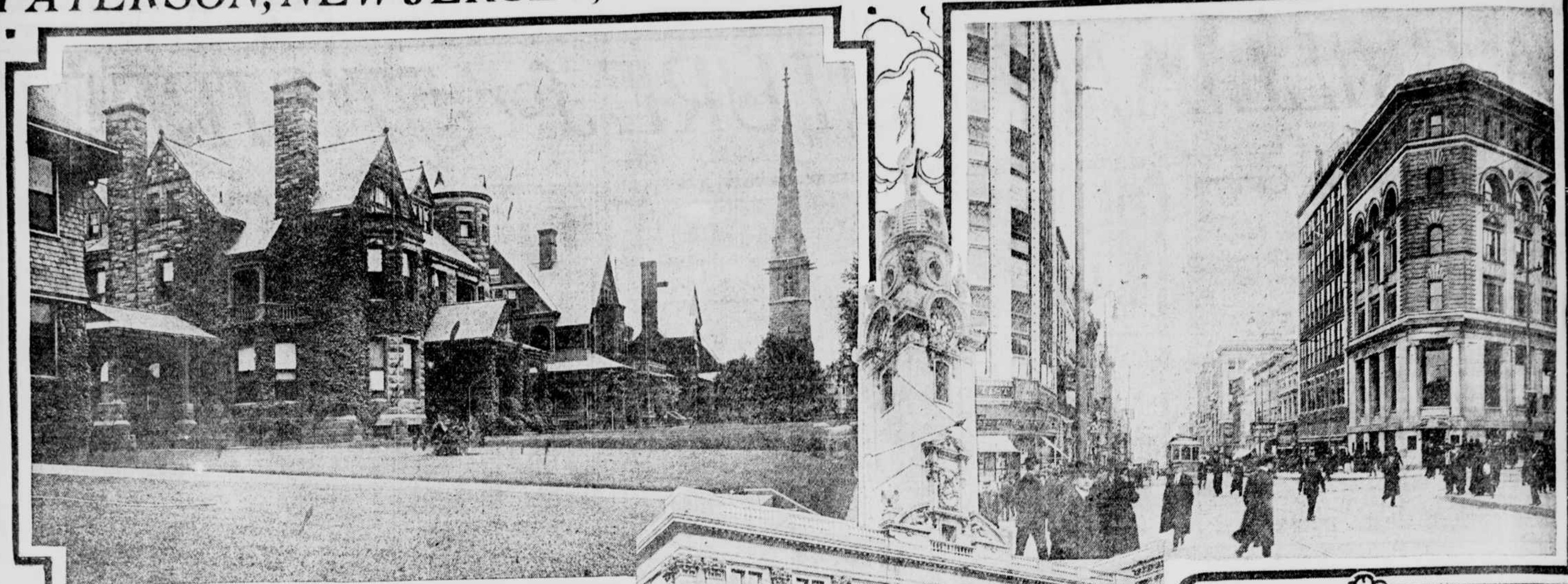


PATERSON, NEW JERSEY, FROM THE COMMUTER'S POINT OF VIEW



IN BROADWAY, PATERSON, N. J., OPPOSITE THE TABERNACLE BUILDING ERECTED FOR THE REV. WILLIAM SUNDAY.

Paterson Has Fine Cottage Colonies

Pleasant Surprises Await the Throngs of Visitors Who Are Expected to Set Foot in the Town in the Near Future—Why the Attractiveness of Dwelling Districts Are Not Widely Known—City Short Distance from New York.

Comparatively few suburban home-seekers know about the home charms of Paterson, N. J. To most people who live in this city or in a nearby country region the name only brings to their minds a picture of a mill town, not of the cleanly, inviting kind, but one of the opposite type. For years the vicinity of this New Jersey place as a manufacturing city has been constantly discussed and the meritorious character of its residential side left unsaid. It is no wonder, then, that the miles of broad and picturesque avenues of the city, bordered by rows of detached houses of artistic lines, and that the many tanks which have been successfully accomplished to make living enjoyable there are not widely known.

The large plot in Broadway, Paterson, where a tabernacle building has been constructed in which to hold the great revival meetings to be conducted by Billy Sunday, is in the center of one of the most beautiful residential sections of the entire suburban community. Thousands of persons from every part of the vast suburban zones of the metropolis are going to travel to Paterson to hear Mr. Sunday, and won't they be surprised after they set foot in the town and see the many splendid buildings, owned by the municipality, that occupy large sites, and that are surrounded by either imposing office and banking structures, well built retail stores or substantial home colonies.

Briefly, Paterson is a well rounded city, unusually strong in its manufacturing centers, and healthful and picturesque, residentially. From the commuter's point of view it is an ideal suburban home town, and consequently one in which a business man of this city can buy or erect a permanent home for himself and family, with the assurance that not only is his money well invested, but that his home is located in a place which is doing everything possible to increase the efficiency of its public school system, to safeguard the health of its residents in all stations of life and numerous other things to make life within the city gates as pleasant as in any other part of the suburban fields of the metropolis.

As regards the health, education, business and morals of the city, the

Paterson Chamber of Commerce says: "Death rate, 11,403, lowest in cities of Paterson's population. No better water in the world. Paterson is now engaged in the biggest sewer project in the country. Paterson's enrolment in high school is 7 per cent of school enrolment. The average for the United States is less than 5 per cent."

courage or weakened its aspirations to become a suburban city, in size many times its present population of 135,000, which, both industrially and residentially, shall justly merit the unstinted praise of the entire realty fraternity of this country. It is but a distance of about sixteen and a half miles from the Erie station in Jersey City to the business heart of Paterson. The city

FACTS ABOUT PATERSON, THE "SILK CITY."

| POPULATION FROM 1820 TO DATE. | | |
|-------------------------------|---------|--|
| 1820..... | 1,578 | Value of product (annual) \$41,000,000 |
| 1824..... | 4,787 | The tax rate for all purposes is 191. |
| 1827..... | 5,236 | The city has 16,700 dwellings. |
| 1832..... | 9,085 | The building record from 1907 to 1914, inclusive, is as follows: |
| 1840..... | 7,558 | |
| 1850..... | 11,341 | Total No. of permits for new bldgs., additions |
| 1855..... | 16,454 | Year. and repairs. Total cost. |
| 1860..... | 19,585 | 1907..... 619\$1,561,170 |
| 1865..... | 24,899 | 1908..... 7352,024,241 |
| 1870..... | 33,581 | 1909..... 8342,719,170 |
| 1875..... | 38,821 | 1910..... 8872,199,750 |
| 1880..... | 51,081 | 1911..... 9532,264,197 |
| 1885..... | 65,275 | 1912..... 9092,124,403 |
| 1890..... | 78,105 | 1913..... 6631,480,656 |
| 1895..... | 87,344 | 1914..... 8841,559,610 |
| 1900..... | 105,171 | |
| 1905..... | 111,529 | |
| 1910..... | 125,000 | |
| 1915..... | 135,000 | |

STATISTICS OF SILK INDUSTRIES.

| | |
|---|--------------|
| Number of establishments..... | 550 |
| Number of persons employed in industry..... | 26,000 |
| Capital invested in industry..... | \$27,000,000 |
| Wages and salaries (annual)..... | 10,500,000 |

Paterson has eighty churches; playgrounds, parks, clubs and associations. Government statistics show Paterson has fewer arrests than other cities of its size in all years since 1902. Manufactured products, \$71,000,000 annually. Nine banks; resources, \$41,000,000.

Could a town give a more convincing proof of its realty prowess than has Paterson? Neither flood nor fire nor industrial struggles have affected its

two pages are devoted to the building and operation of apartment houses. It speaks of the Lawrence property, in South Yonkers, thirty minutes from Manhattan. The company maintains its own architectural and building department, and is prepared to build according to the homeseeker's requirements on liberal terms.

Get Brunswick Tract.

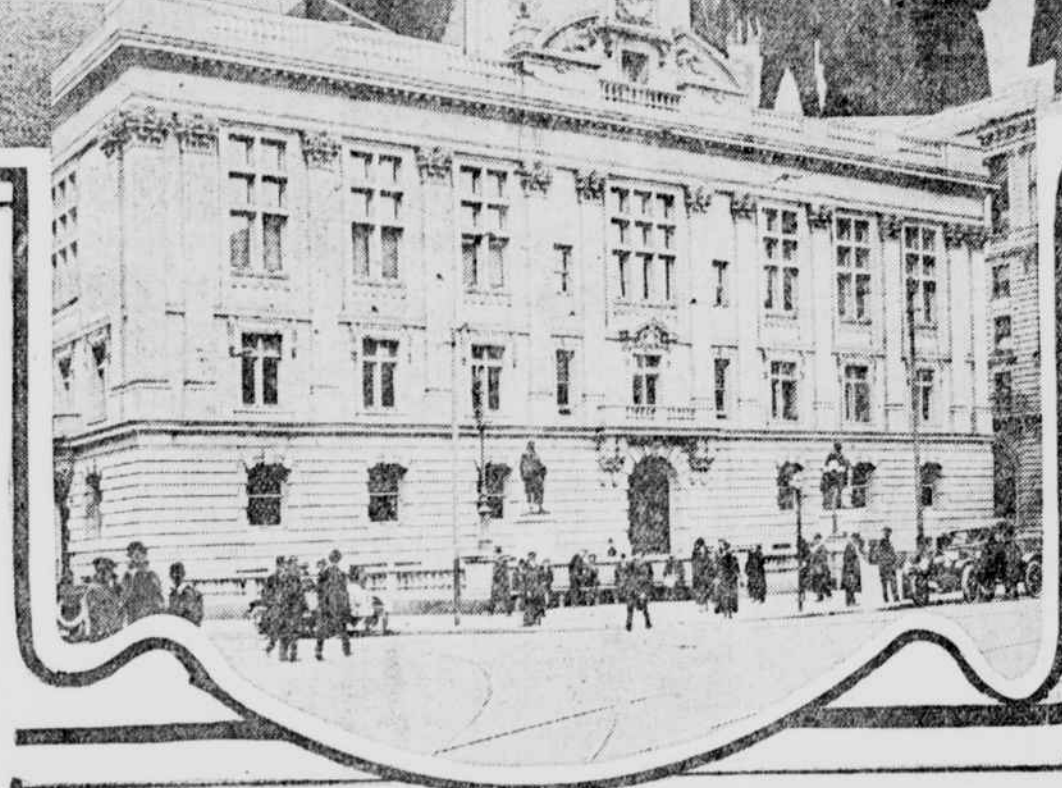
The Meister & Bache Realty Company have purchased a tract consisting of 244 building lots, each 25x100 feet, on Somerset Street, New Brunswick, N. J. The property has a frontage of about 1,800 feet on Somerset Street and is a short distance from a large tract now fully developed by the same company.

GLEN COVE ESTATES SOLD

One Bought for \$75,000, the Other for \$50,000.

Two fine estates have changed hands near Glen Cove, Long Island, in the last week. The larger of the two is that of Frank G. Jennings, at Mill Neck, comprising about 130 acres, which was purchased by Walter W. Balke, of Garden City, for \$75,000.

The other was the I. Van Amburgh estate, on Forest Avenue, Glen Cove, which was sold to Henry Lascaille Maxwell. He is reported to have paid \$50,000 for the ten and three-quarters acres comprising the estate.



CITY HALL, PATERSON.

SEEKS SOLUTION OF BIG PROBLEM

Municipal Art Society to Award Prizes to Persons Sending Most Satisfactory Responses to the Question as to How Intersecting Crossroads Should Be Designed—Competition May Result in Lessening Traffic Congestion.

If you were called upon by the city to plan the building or laying out of such intersecting traffic points as Forty-second Street and Fifth Avenue, Thirty-fourth Street and Sixth Avenue and Forty-second Street and Broadway, so that there would be little, if any, congestion, what would your design be like? Such a question the Municipal Art Society asks in this manner: "What is the best architectural solution of the intersection of an avenue and a street?" For the most satisfactory responses it offers three prizes, the first of \$300, the second \$200 and the third \$100.

This competition, which may result in lessening traffic congestion in the greater city, is open to architects, engineers, students of architecture and all other persons interested in the subject.

Here are the details of the imaginary intersections forming the problem to be solved: The avenue runs approximately north and south.

The street runs approximately east and west. The width of the avenue is 100 feet from building line to building line.

The length of the blocks on the avenue is 200 feet 10 inches from building line to building line.

The length of the blocks on the street west of the avenue is 920 feet and east of the avenue is 420 feet from building line to building line.

The traffic on the avenue is approximately twice as heavy as that on the street.

The avenue is free from surface car tracks, but a double line of surface cars runs along the street.

"As our cities continue to grow the question of the crossing of two congested thoroughfares becomes more and more acute," says the society.

"Experience in certain European cities, however, has shown that by proper planning such congestion may be considerably lessened, and at the same time the actual cost of the change may be covered by the increased value of the properties abutting on such an improvement."

"The problem that is presented, therefore, is the crossing of two very important thoroughfares. To this end

the competitors have the privilege of condemning any part of the four adjacent blocks for the putting through of new streets, the changing of the positions of the present streets, the changing of the levels of the streets, or whatever they think most desirable both from the point of view of execution and of financing.

"It must be borne in mind that property at such street crossings is of great value and that the problem is one of relieving congestion and at the same time endeavoring to so increase the utility of the abutting property as to enhance the total of the real estate values after the change, and thus condoning the construction of a great public improvement with public economy."

According to the rules of this competition all competitors must present a plan drawn to the scale of 1 inch equals 32 feet, and such sections and elevations as are necessary to explain the solution at the scale of 1 inch equals 16 feet. The number of drawings is limited to four. The size is not determined. The movement of the traffic is to be clearly indicated.

The drawings are to be delivered to the Municipal Art Society of New York, 119 East Nineteenth Street, between 9 and 5 o'clock on Saturday, May 22.

The committee on prizes of the Municipal Art Society are William N. Taylor (chairman), Bert Hanson, Charles R. Lam, Harry Allan Jacobs and Everett V. Meeks.

MORRISTOWN ESTATE

Bought by New York Man—Property Held at \$25,000.

H. C. Reynolds has sold for George D. Ebnel what was formerly the H. E. Gibb estate on Sussex Avenue, Morristown, N. J., consisting of seven acres, master's house, stables, garage and greenhouses, to Benjamin Nicoll, of this city. The property was held at \$25,000.

Mr. Reynolds sold the property in December for the Gibb estate to Mr. Ebnel. Mr. Gibb was a member of the wholesale drygoods firm of Mills & Gibb, of this city.

Herbert A. Sherman has rented for W. K. B. Emerson his country place directly on the Sound, at Rye, N. Y., with large house and garage, and grounds adjoining the American Yacht Club, to Charles C. Deming.

SUES CLAFLIN FOR \$39,269

Realty Company Says 6th Av. Store Rent Is Unpaid.

The United States Realty and Improvement Company has begun an action to collect \$39,269, alleged to be the sum of three months' rent unpaid for the southerly one of the former O'Neill-Adams Company twin stores, at 21st st. and Sixth av. John Claflin is named defendant.

The original lease to the premises was made to William S. Strange, and was for twenty-one years, dating from January 13, 1903. The O'Neill-Adams Company was indebted, when it failed in October last, to the H. B. Claflin Company for approximately \$4,000.00.

This was settled by the Associated Merchants' Company, which controlled the stores, by giving the creditors of the Claflin company \$1,500.00.

AT MAIN AND MARKET STREETS, THE HEART OF THE SHOPPING DISTRICT OF PATERSON.

AMENDMENTS TO THE LABOR LAW

Engineer Tells of Changes That Will Benefit Realty Owners.

By SAMUEL ROSENBLUM,

Consulting Engineer for the Greater New York Taxpayers' Association.

The reclassification of the labor law, recently introduced in the Legislature, and upon which a hearing was held in the Senate in a bany, contains some vital changes which will greatly benefit the property owner.

While there are a great many more amendments to the labor law which the property owners would like to see adopted, these changes will afford the owner of a factory an opportunity to present reasons for securing a modification of the present requirements.

The chief difficulty with the law at present is its mandatory feature, leaving no alternative for the Labor Department but to enforce its requirements. Under the provisions of Section 30 of the proposed reclassification, known as the section on variations, if there are practical difficulties or unnecessary hardship in carrying out any provision of the labor law relative to the construction of buildings, the installation of fixtures and apparatus, or the safeguarding of machinery and prevention of accidents, the industrial board is given the power to make a variation from such requirements, provided the spirit of the provision or rule is observed and public safety secured.

A person affected by these rules or his representative can appeal to the industrial board, stating the grounds for his request, and at the hearing on such appeal can be present in person or by a representative. Provision is also made for a public record of variations granted.

The same rules and requirements should not be applicable to a building having, say, ten people and a building in which several hundred are employed. It is difficult to lay down hard and fast rules and expect all buildings to conform to the same. There must be some reliable body with authority to vary such rule, in accordance with the specific conditions found to exist in certain types of buildings, provided the spirit of the law relative to safety is secured.

There have been many instances where a factory owner could offer a method of improving the conditions in his factory which would be as advantageous as the present requirements of the law, be least as safe and secure, and would cost less to install, but could not be accepted by the Labor Department under the present provisions of the law. This condition will now be amended.

By this new section the owner may be able to save a considerable sum, without in any way endangering the safety of the occupants. He can avail himself of the experience of an engineer thoroughly familiar with the requirements not only of the labor laws, but of other departments, who may be able to suggest a method of securing safety which will meet the approval of the industrial board and the Labor Department, and at the same time reduce his expenditure to a minimum.

The other important changes in the reclassification are the new definition of a factory and factory building. At present a factory is defined as a place where one or more persons are employed at labor, while under the new definition the person must be engaged in manufacturing.

HAS MADE ENVIABLE BUSINESS RECORD

Bond and Mortgage Co. Did Bigger Business Last than Previous Year.

The annual report of the directors of the Bond and Mortgage Guarantee Company, just issued for the fiscal year ended February 28, 1915, shows that notwithstanding the general effect here of the war, the gross earnings of the company for the period were \$1,704,000, \$68,000 in excess of the previous year.

The cost of conducting the business, including taxes, decreased from \$347,000 last year to \$309,000, which is about 19 per cent of the gross earnings and about 27 per cent of the net receipts from premiums. The losses were \$20,879 and the recomments \$5,016. The losses for the previous year were \$43,931 and the recomments \$40,677. In addition the company charged to \$68,000 to cover possible future losses. In spite of this the net profits exceeded those reported a year ago by \$5,000. They amount to \$1,299,000.

The amount of new business written for the last year was \$207,000 more than for the previous year. The company issued 4,268 policies guaranteeing mortgages aggregating \$31,753,000 on properties valued by its appraisers at \$58,652,000. Individuals invested \$15,602,000, corporations \$5,770,000, trustees \$4,905,000, savings banks \$2,17,000 and charitable, religious and educational institutions \$1,639,000.

The company says: "Our records show not only that we are retaining old clients, who are constantly increasing their holdings, but that our clientele is growing larger each year."

"The company has particularly the best investment that there is for the average person, and has drawn into guaranteed mortgages millions of money that would otherwise, in many cases, have been put into unwise investments and lost. Since its organization in 1902 the company has guaranteed mortgages aggregating \$861,238,000. Of this vast amount mortgages totalling \$313,547,000 have been reinsured to the investors, who did not lose a dollar of their principal and who never had to wait for their interest. This is a record which it is safe to say is not elsewhere in the world."

It is plain that the company is acquiring a good will which is as valuable as any other line of investment ever had, and it is plain that the company is acquiring a good will which is as valuable as any other line of investment ever had, and it is plain that the company is acquiring a good will which is as valuable as any other line of investment ever had.

The company now has guarantees outstanding aggregating \$247,785,000 on which the premiums amount to more than \$1,200,000 a year.

Newark Transactions.

Louis Schlesinger, Inc., has sold for a client to Philip C. Minlon the dwelling 11 Crittenden st., Newark.

Feist & Feist, Inc., and Cross & Brown leased in the Broad and Commerce Building, 728 Broad st., the store of the building for a term of years to the C. T. Silver Motor Car Company, of New York, for a rental said to be the highest paid by any automobile concern in Newark.

A GROUP OF OFFICERS OF PATERSON CHAMBER OF COMMERCE.



W. B. BRYANT, Trustee.

E. H. LAMBERT, President.

E. M. RODROCK, Trustee.

ELI MIRANDON, First Vice-President.

WILLIAM WIEDA, Trustee.

W. R. MEAKLE, Treasurer.